

**This Page Is Inserted by IFW Operations  
and is not a part of the Official Record**

## **BEST AVAILABLE IMAGES**

**Defective images within this document are accurate representation of  
The original documents submitted by the applicant.**

**Defects in the images may include (but are not limited to):**

- **BLACK BORDERS**
- **TEXT CUT OFF AT TOP, BOTTOM OR SIDES**
- **FADED TEXT**
- **ILLEGIBLE TEXT**
- **SKEWED/SLANTED IMAGES**
- **COLORED PHOTOS**
- **BLACK OR VERY BLACK AND WHITE DARK PHOTOS**
- **GRAY SCALE DOCUMENTS**

**IMAGES ARE BEST AVAILABLE COPY.**

**As rescanning documents *will not* correct images,  
please do not report the images to the  
Image Problem Mailbox.**

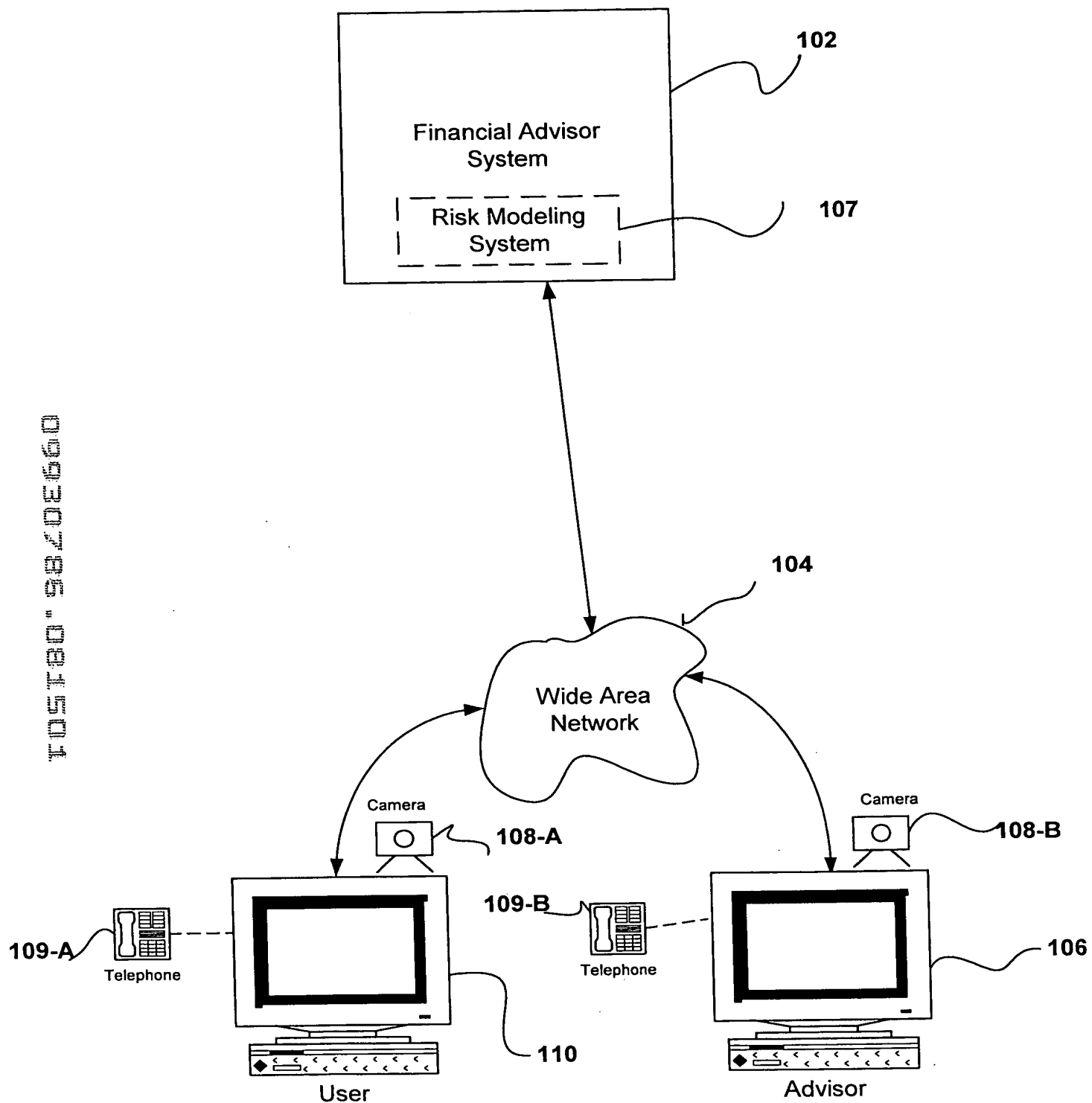


Figure 1

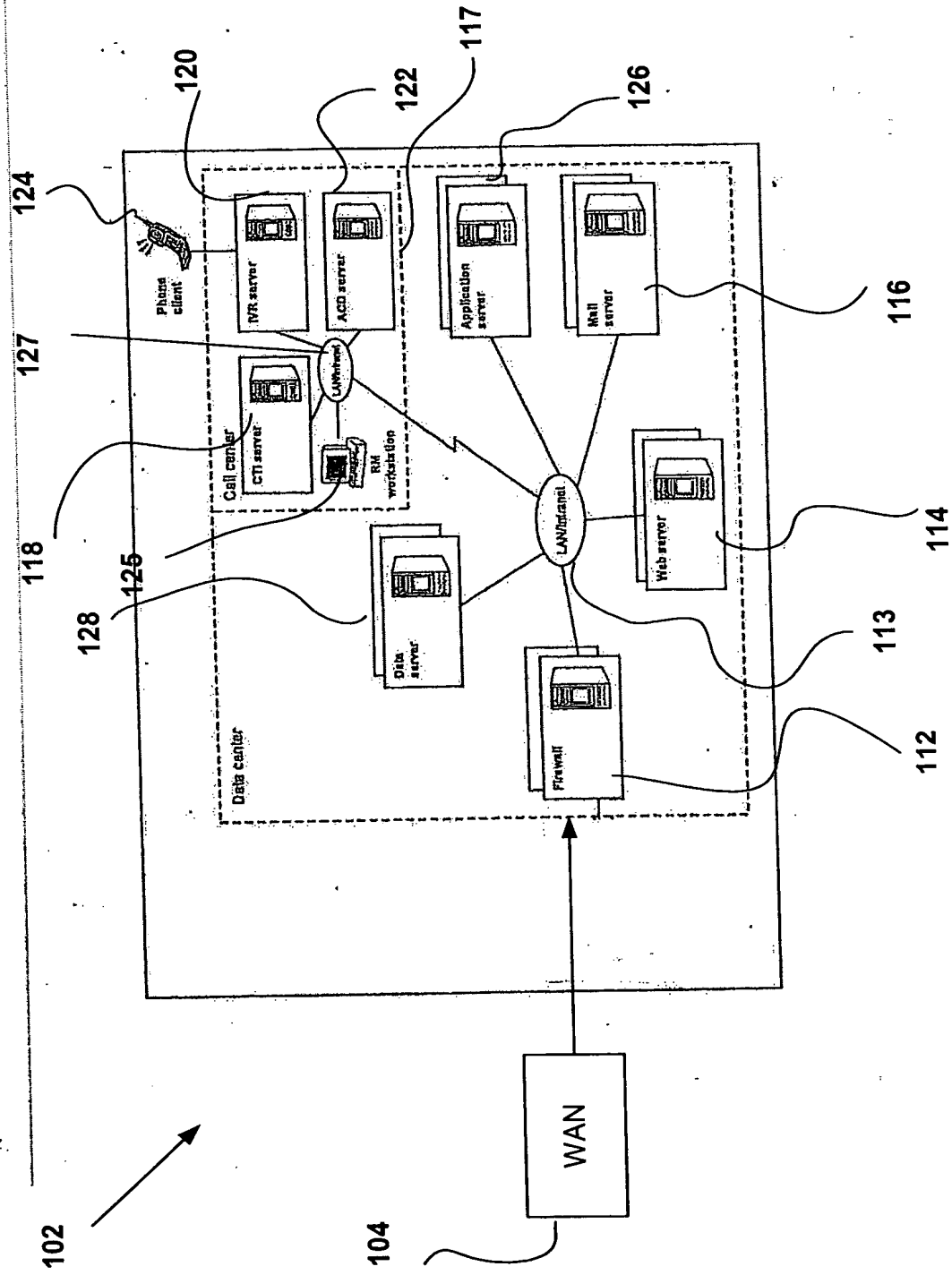


Figure 2

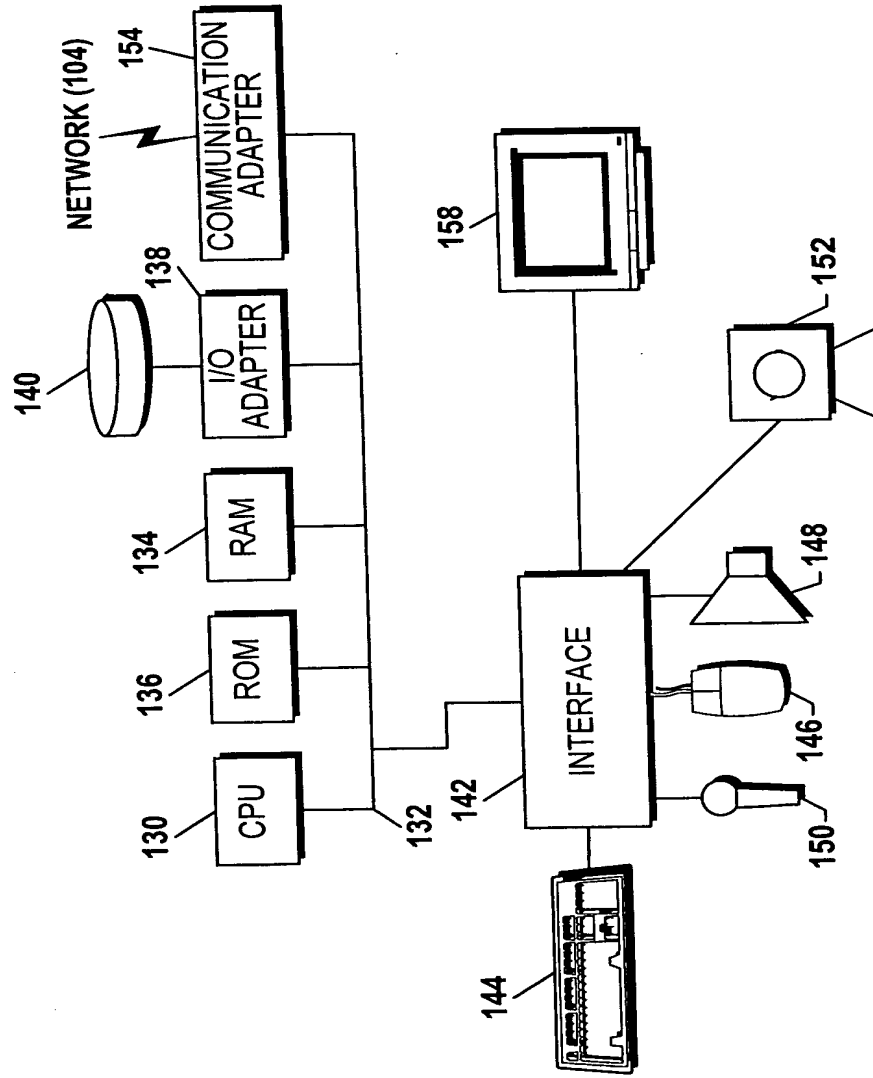
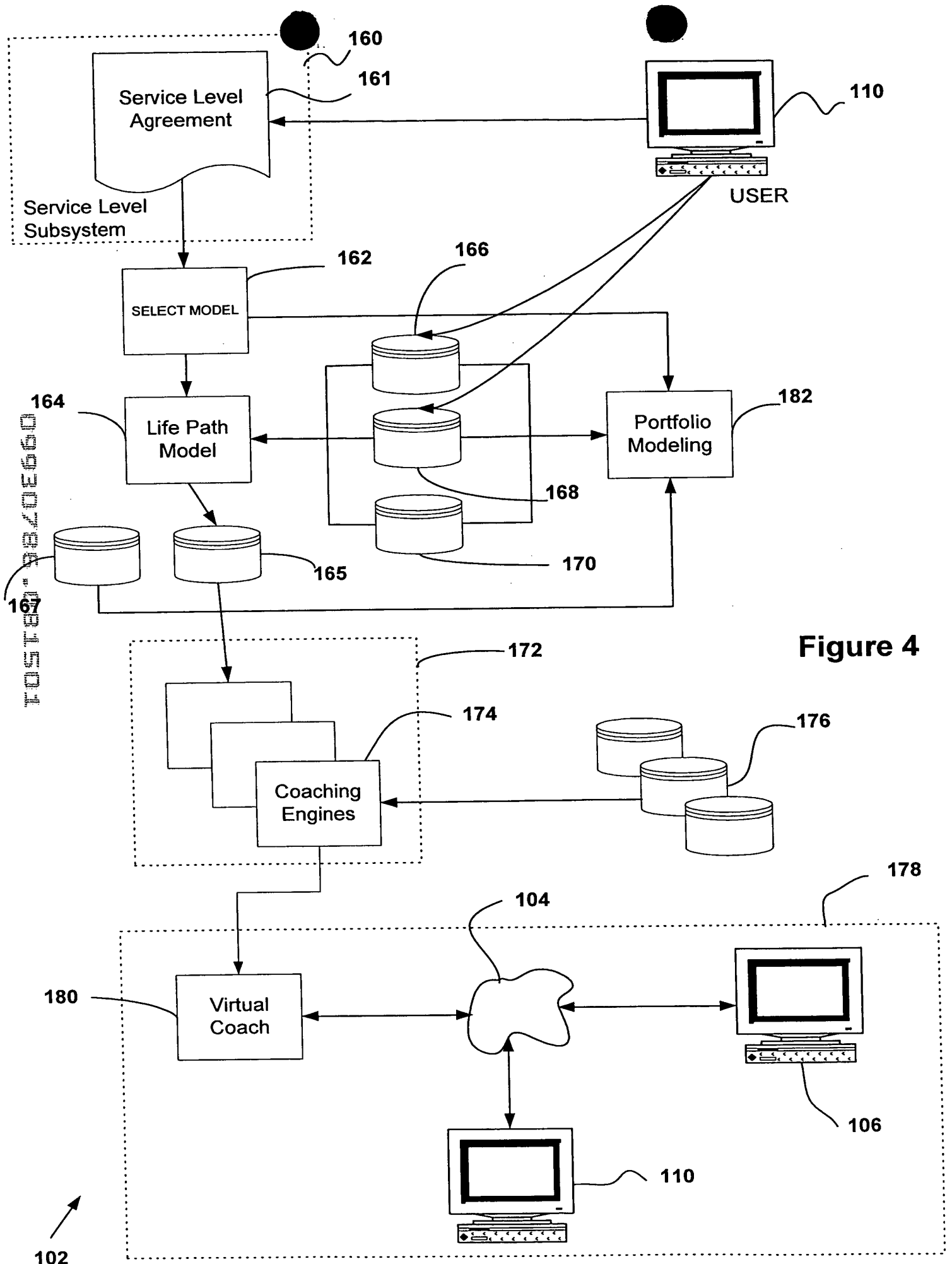


Figure 3



**Figure 4**

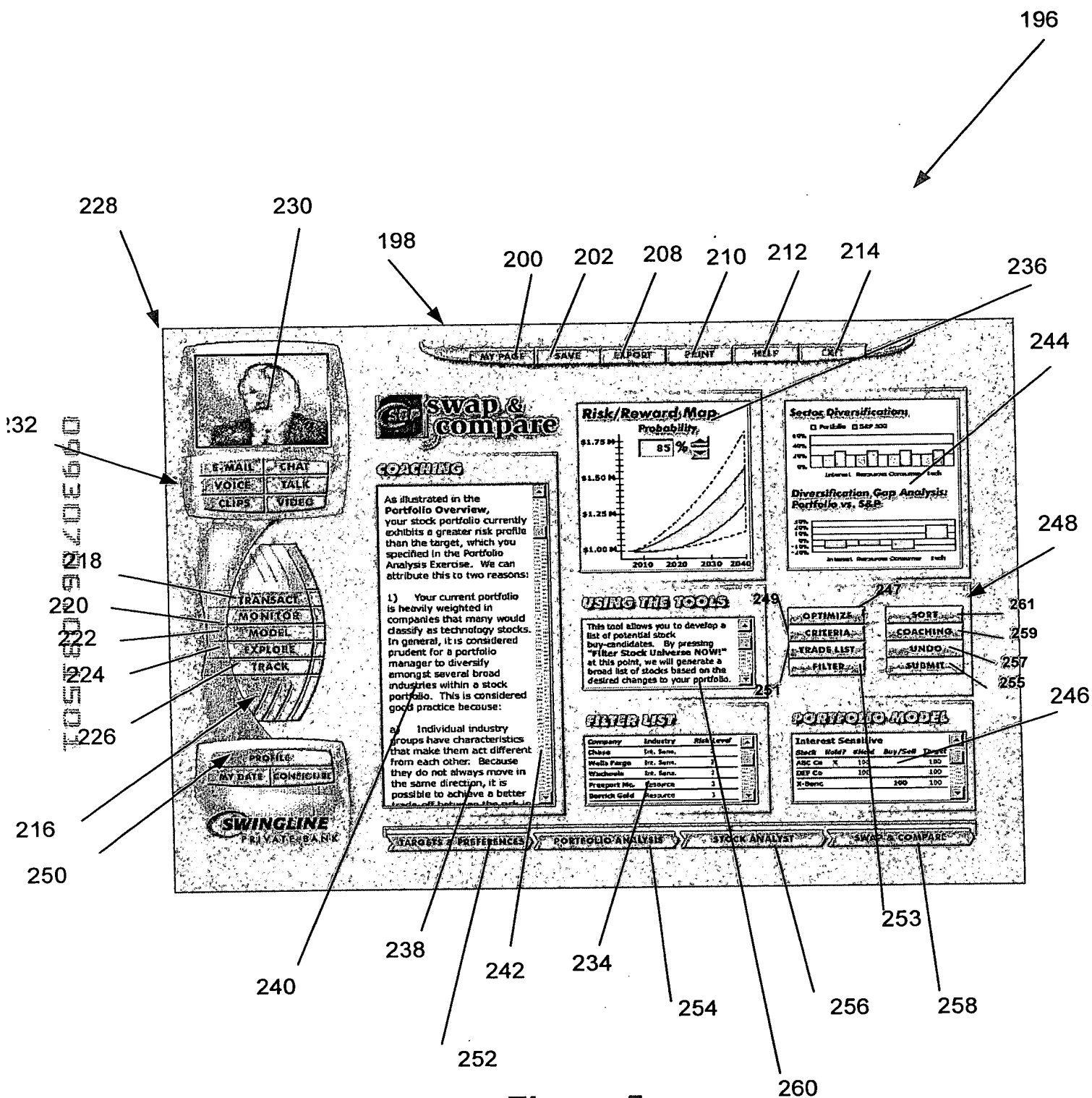
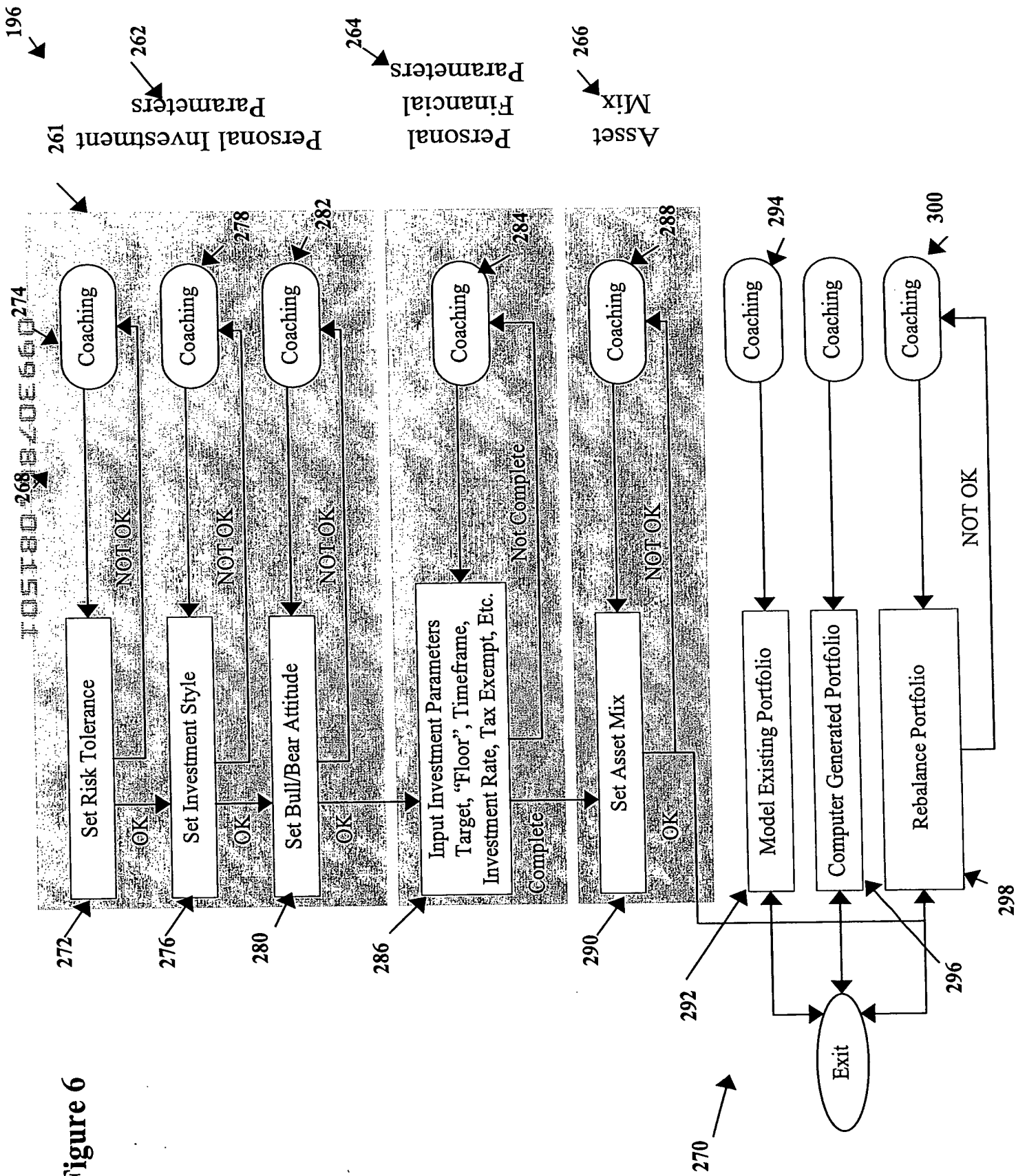


Figure 5

Figure 6



09930786-081501  
TOSTED-98/02660

232

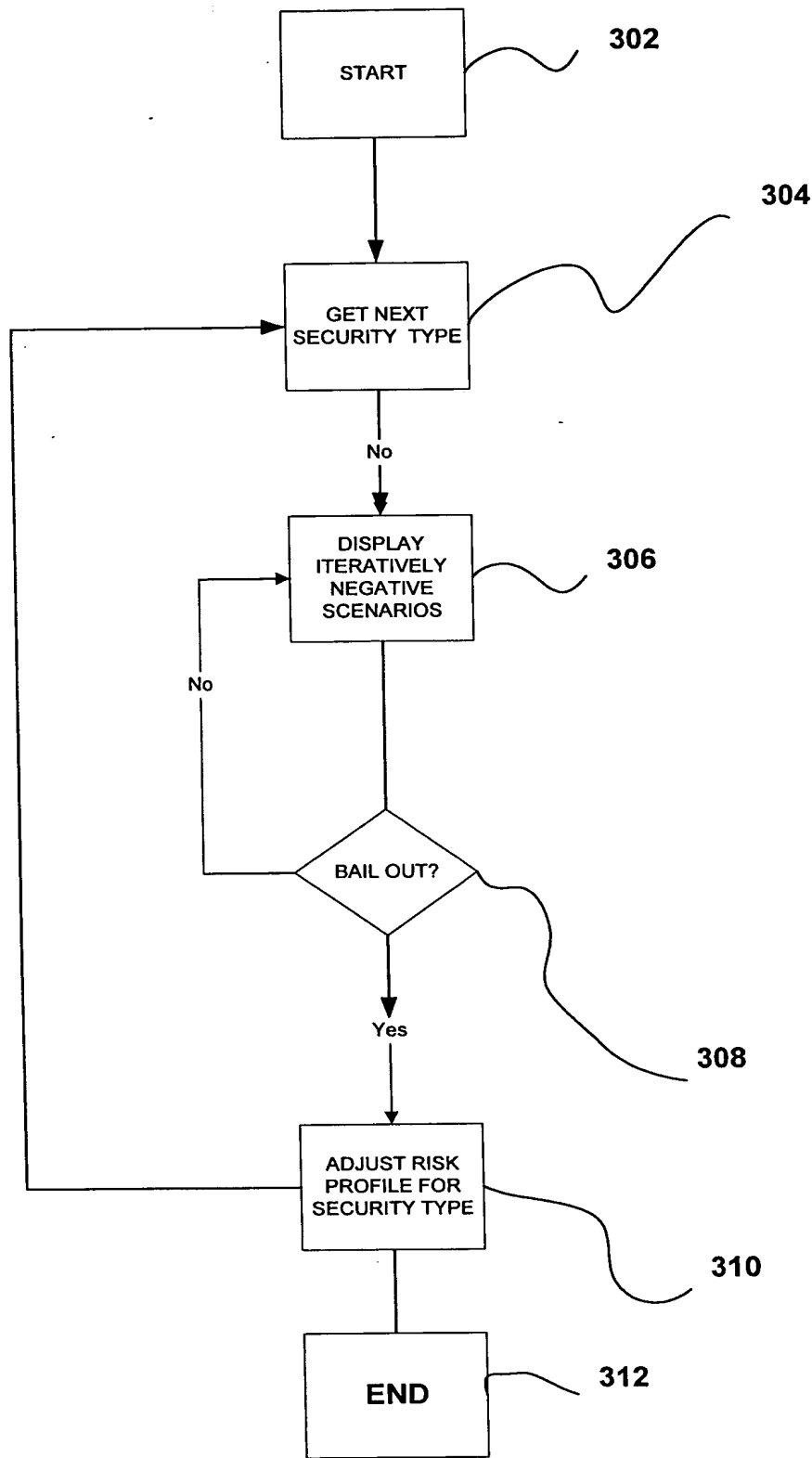
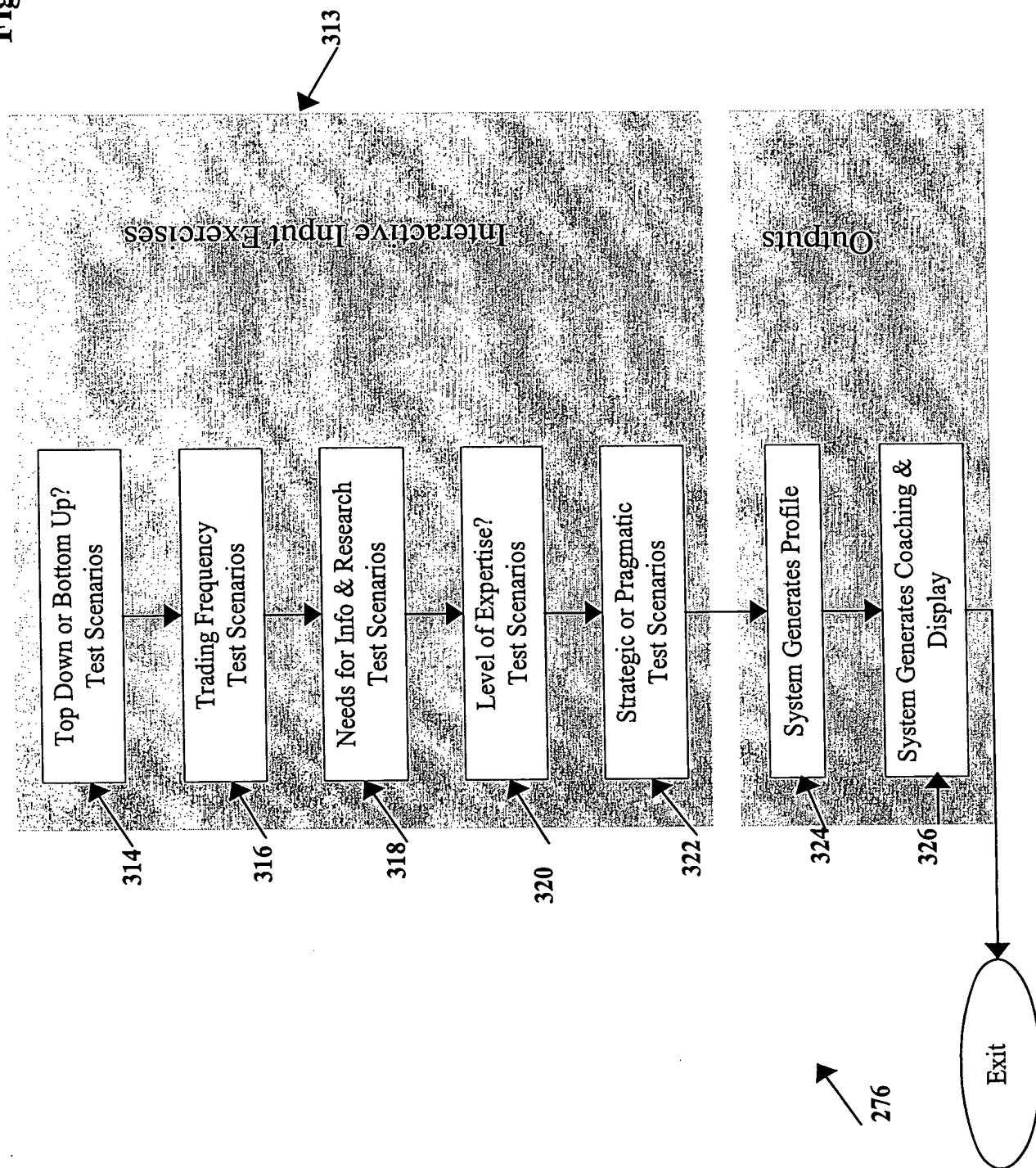


FIGURE 7



Figure 8



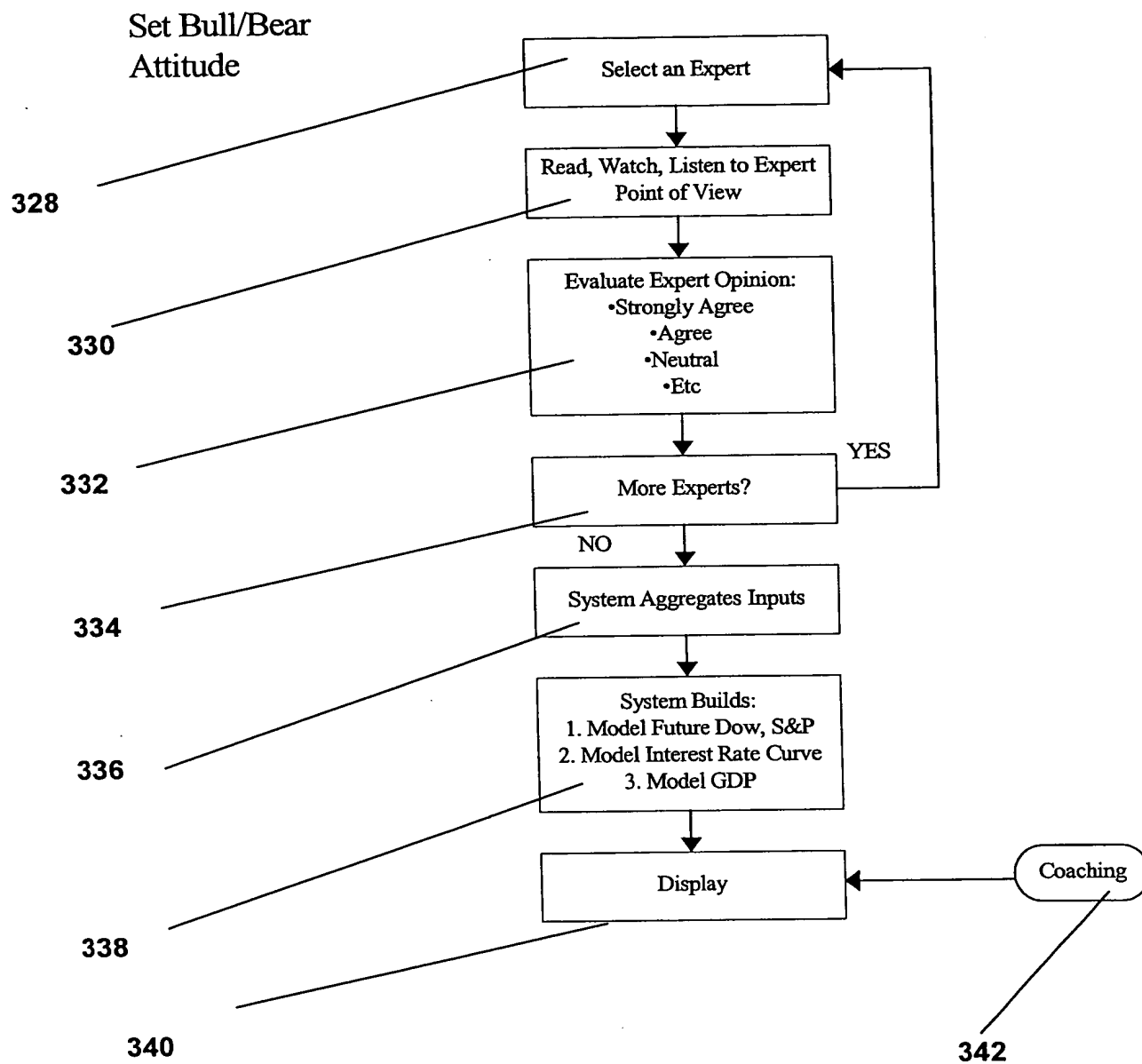
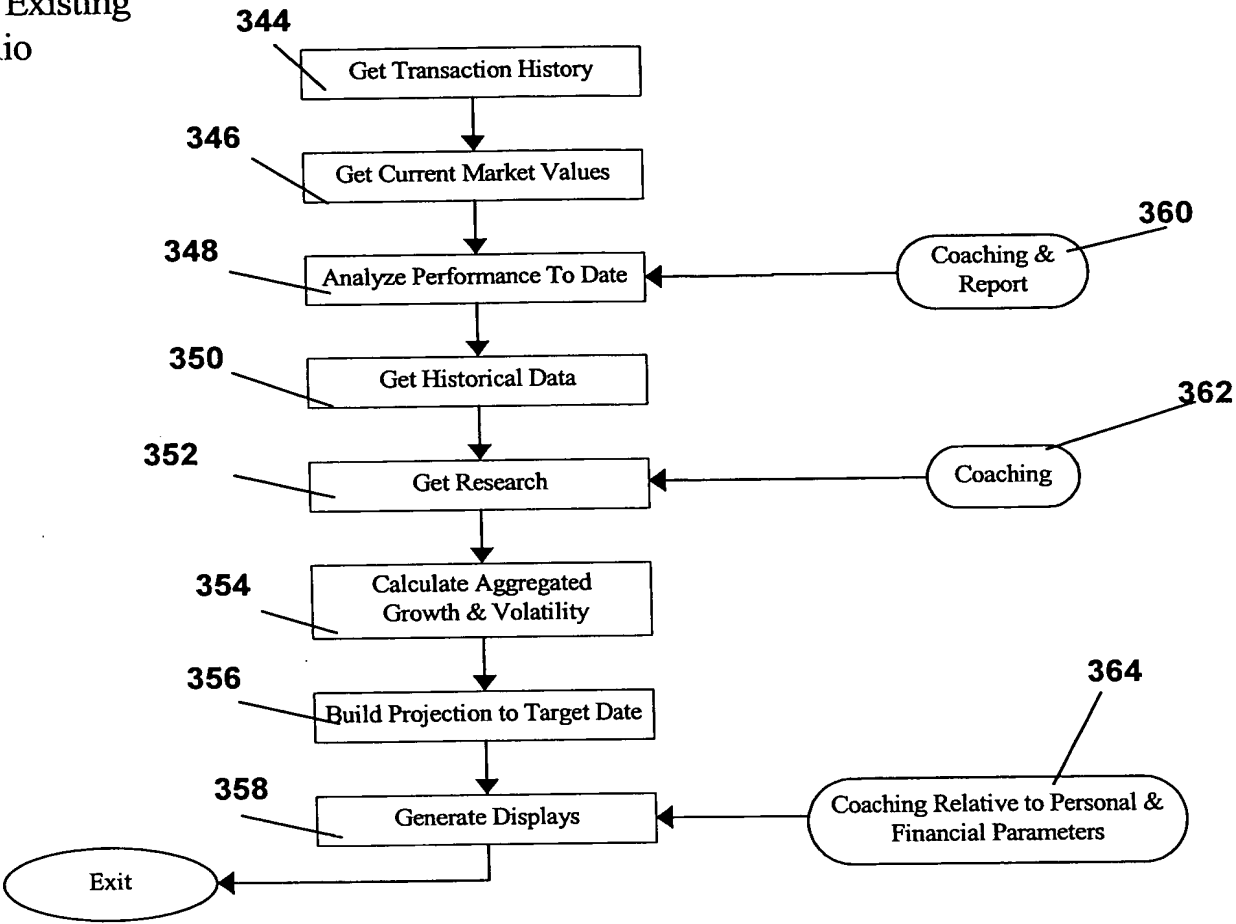


Figure 9

Model Existing  
Portfolio

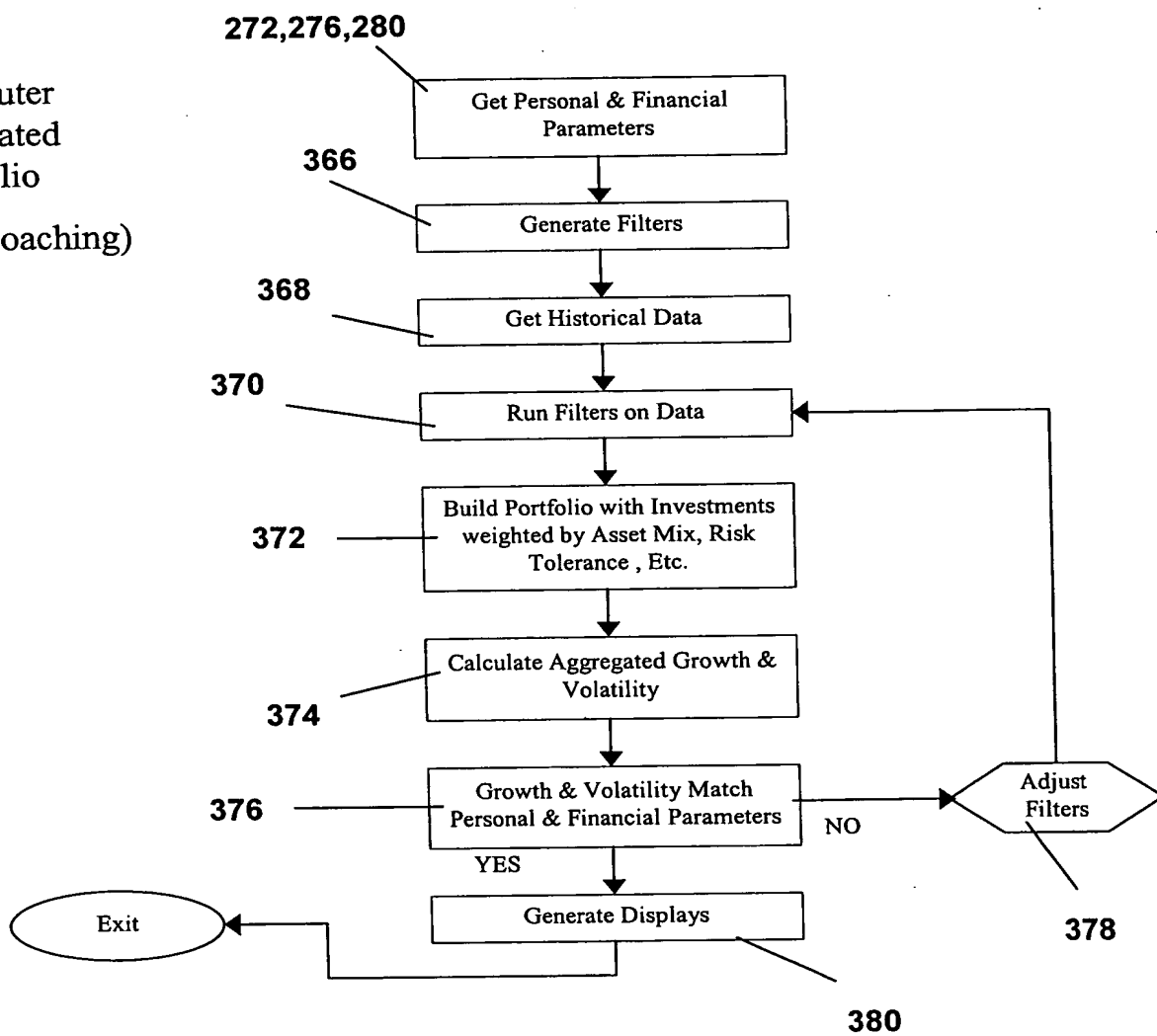
09930786-081501



292

Figure 10

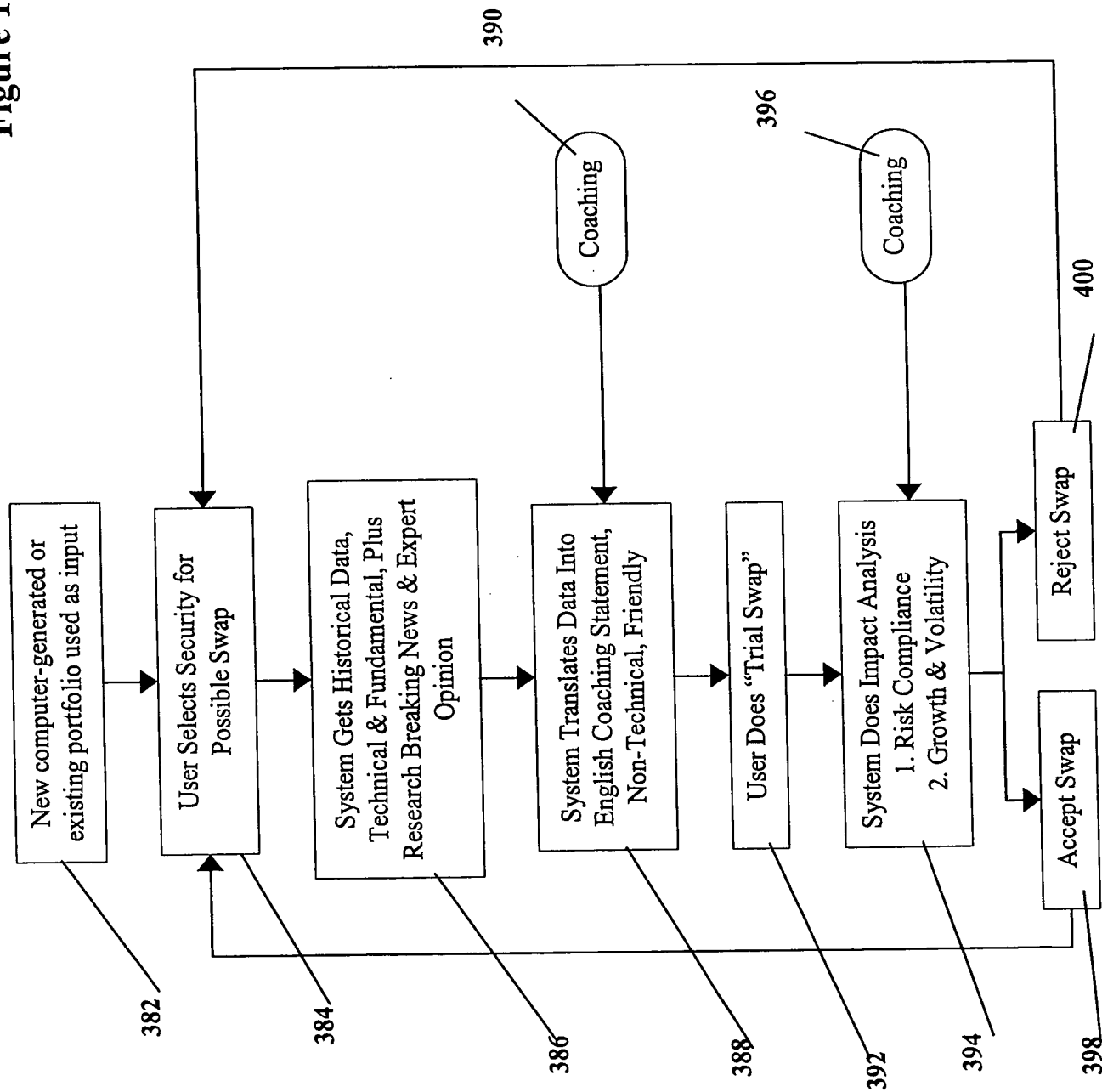
Computer  
Generated  
Portfolio  
(No Coaching)



296

Figure 11

Figure 12



0930786.081501  
105180-98202660

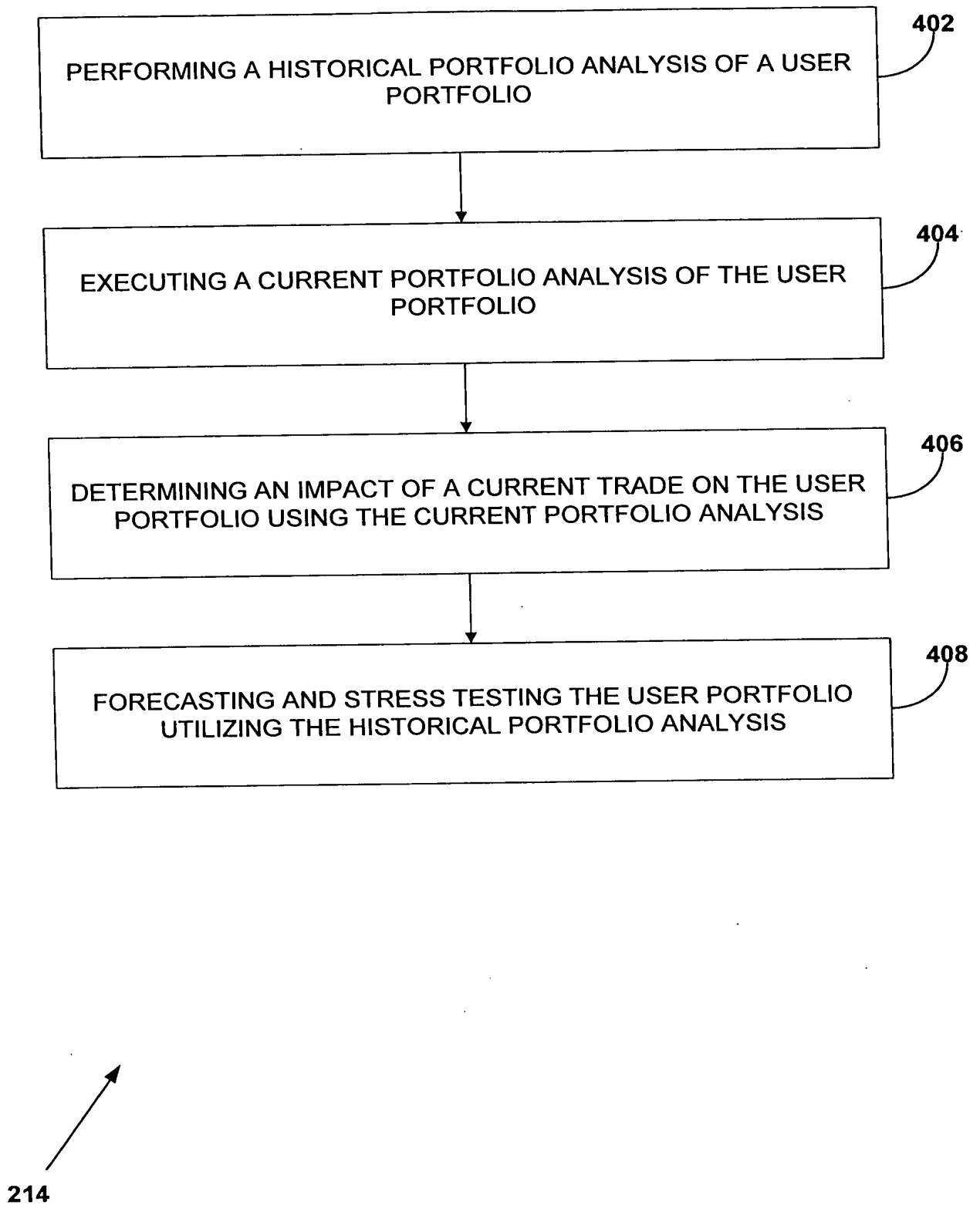


Figure 13

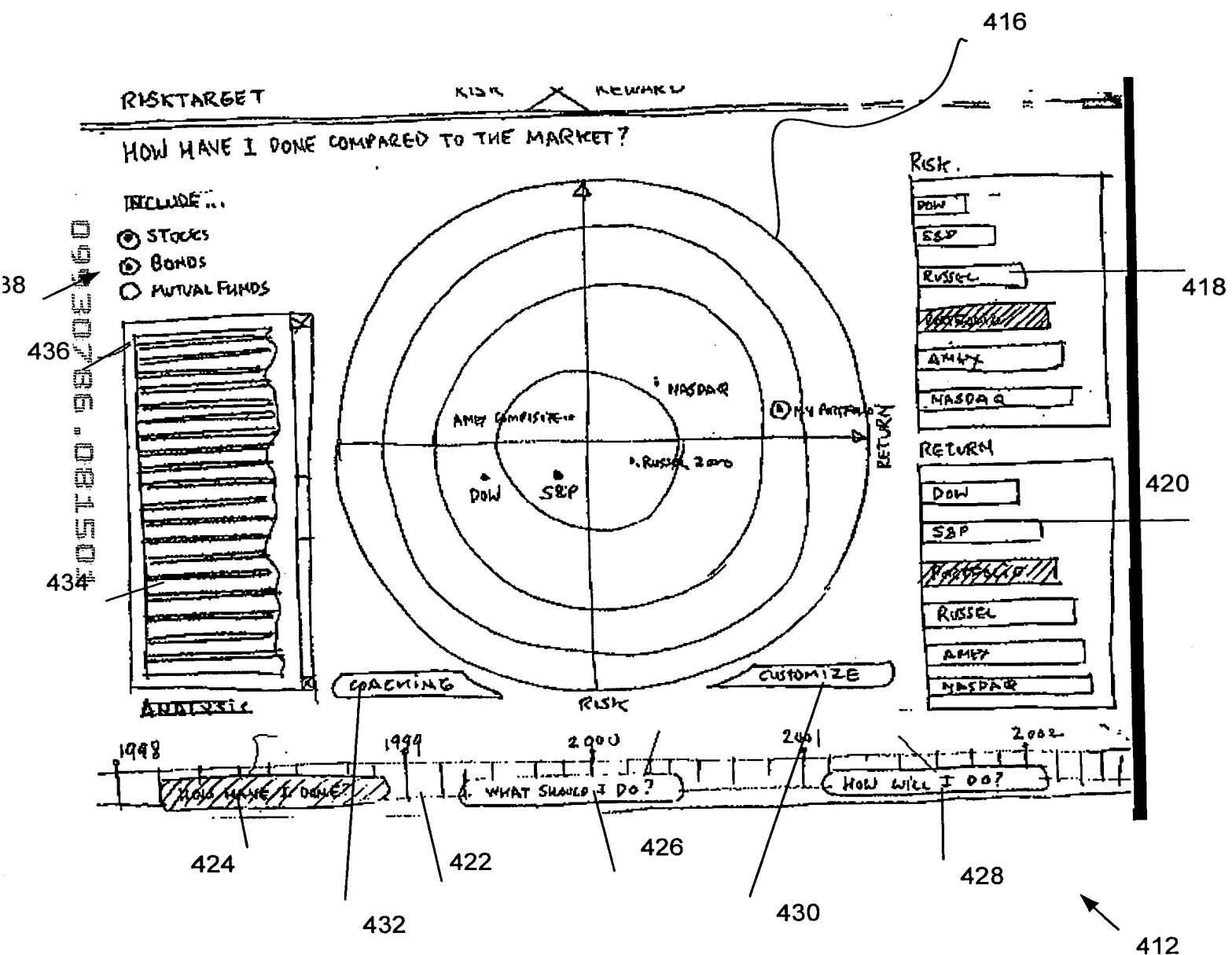


FIGURE 14

RISK TAKES

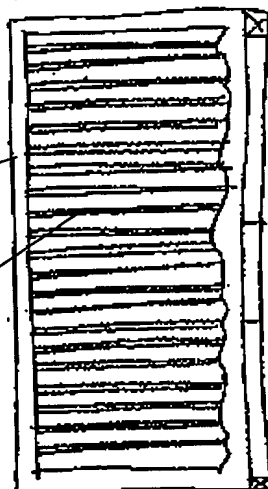
RISK

REWARD

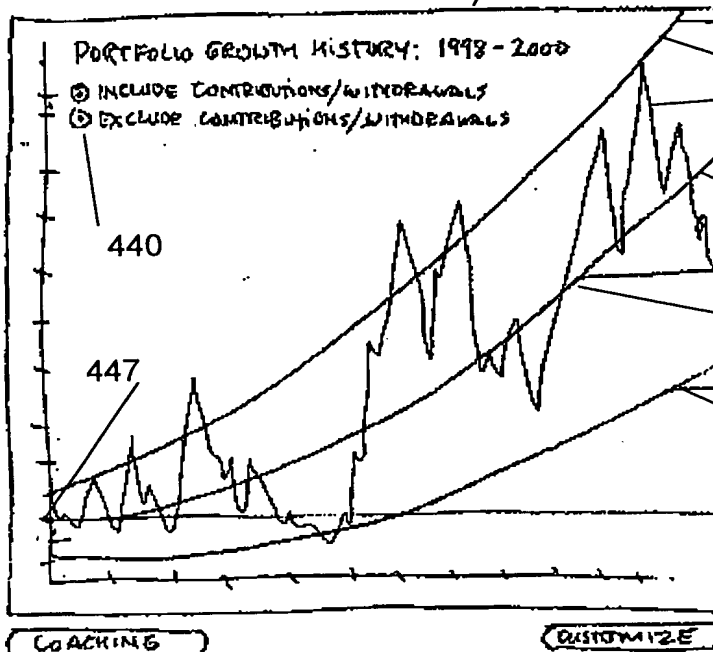
HOW MUCH HAVE I GROWN? WHAT WAS MY RISK EXPOSURE?

INCLUDE...

- ① STOCKS
- ② BONDS
- ③ MUTUAL FUNDS?



ANALYSIS



UPSIDE OPPORTUNITY

443

442

ESTIMATED CURRENT

VALUE

444

COMPOUND GROWTH

448

DOWNSIDE RISK.

446

ESTIMATED START

VALUE

1998

1999

2000

2001

2002

WHAT SHOULD I DO?

WHAT SHOULD I DO?

HOW WILL I DO?

FIGURE 15



00930786-081501

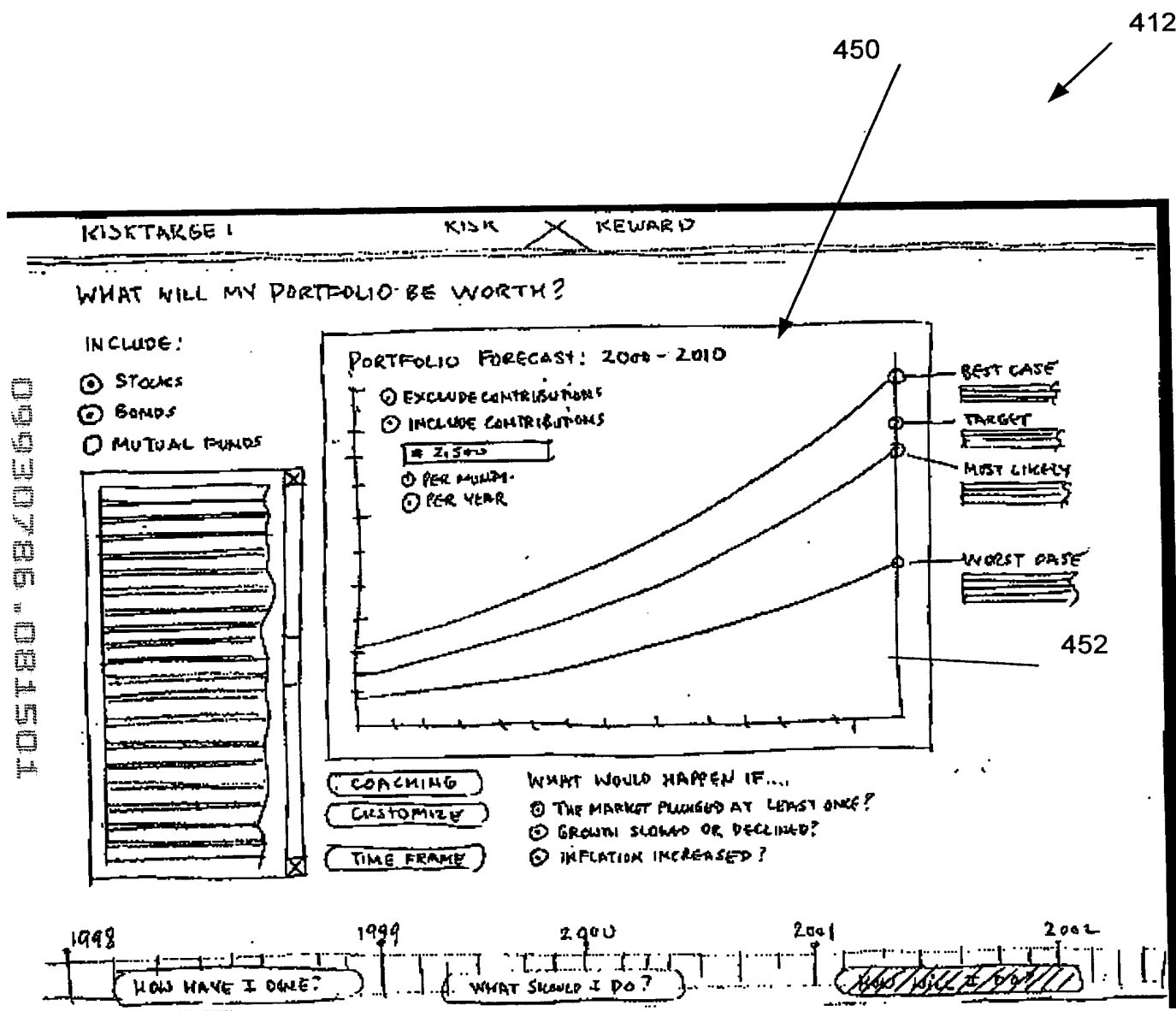


FIGURE 16